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**UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF CALIFORNIA**

<b>ANTONIO YOUNGBLOOD,</b>	)	Case No. <b>'16CV2469 L BGS</b>
individually and on behalf of all others	)	
similarly situated,	)	<b><u>CLASS ACTION</u></b>
	)	
Plaintiff,	)	<b>COMPLAINT FOR VIOLATIONS</b>
	)	<b>OF:</b>
vs.	)	
	)	1. NEGLIGENT VIOLATIONS OF
	)	THE TELEPHONE CONSUMER
	)	PROTECTION ACT [47 U.S.C.
<b>ONE NOTE CAPITAL; DOES 1</b>	)	§227 ET SEQ.]
through 10, inclusive,	)	2. WILLFUL VIOLATIONS OF THE
	)	TELEPHONE CONSUMER
	)	PROTECTION ACT [47 U.S.C.
Defendant(s).	)	§227 ET SEQ.]
	)	
	)	<b><u>DEMAND FOR JURY TRIAL</u></b>

Plaintiff, ANTONIO YOUNGBLOOD ("Plaintiff"), on behalf of himself and all others similarly situated, alleges the following upon information and belief based upon personal knowledge:

**NATURE OF THE CASE**

1. Plaintiff brings this action for himself and others similarly situated seeking damages and any other available legal or equitable remedies resulting

1 from the illegal actions of ONE NOTE CAPITAL (“Defendant”), in negligently,  
2 knowingly, and/or willfully contacting Plaintiff on Plaintiff’s cellular telephone in  
3 violation of the Telephone Consumer Protection Act, 47. U.S.C. § 227 *et seq.*  
4 (“TCPA”), thereby invading Plaintiff’s privacy.

### 5 **JURISDICTION & VENUE**

6 2. Jurisdiction is proper under 28 U.S.C. § 1332(d)(2) because Plaintiff,  
7 a resident of California, seeks relief on behalf of a Class, which will result in at  
8 least one class member belonging to a different state than that of Defendant, a  
9 company with its principal place of business and State of Incorporation in  
10 California state. Plaintiff also seeks up to \$1,500.00 in damages for each call in  
11 violation of the TCPA, which, when aggregated among a proposed class in the  
12 thousands, exceeds the \$5,000,000.00 threshold for federal court jurisdiction.  
13 Therefore, both diversity jurisdiction and the damages threshold under the Class  
14 Action Fairness Act of 2005 (“CAFA”) are present, and this Court has  
15 jurisdiction.

16 3. Venue is proper in the United States District Court for the  
17 SOUTHERN District of California pursuant to 18 U.S.C. 1391(b) and 18 U.S.C.  
18 § 1441(a) because Defendant does business within the state of California and  
19 Plaintiff resides within this District.

### 20 **PARTIES**

21 4. Plaintiff, ANTONIO YOUNGBLOOD (“Plaintiff”), is a natural  
22 person residing in San Diego, California and is a “person” as defined by 47  
23 U.S.C. § 153 (39).

24 5. Defendant, ONE NOTE CAPITAL (“Defendant”), is a loan provider  
25 and is a “person” as defined by 47 U.S.C. § 153 (39).

26 6. The above named Defendant, and its subsidiaries and agents, are  
27 collectively referred to as “Defendants.” The true names and capacities of the  
28 Defendants sued herein as DOE DEFENDANTS 1 through 10, inclusive, are

1 currently unknown to Plaintiff, who therefore sues such Defendants by fictitious  
2 names. Each of the Defendants designated herein as a DOE is legally responsible  
3 for the unlawful acts alleged herein. Plaintiff will seek leave of Court to amend  
4 the Complaint to reflect the true names and capacities of the DOE Defendants  
5 when such identities become known.

6 7. Plaintiff is informed and believes that at all relevant times, each and  
7 every Defendant was acting as an agent and/or employee of each of the other  
8 Defendants and was acting within the course and scope of said agency and/or  
9 employment with the full knowledge and consent of each of the other Defendants.  
10 Plaintiff is informed and believes that each of the acts and/or omissions  
11 complained of herein was made known to, and ratified by, each of the other  
12 Defendants.

### 13 **FACTUAL ALLEGATIONS**

14 8. Beginning in or around July of 2016, Defendant contacted Plaintiff  
15 on his cellular telephone ending in - 6314, in an effort to sell or solicit its services.

16 9. Defendant used an “automatic telephone dialing system”, as defined  
17 by *47 U.S.C. § 227(a)(1)* to place its calls to Plaintiff seeking to sell or solicit its  
18 business services.

19 10. Defendant’s calls constituted calls that were not for emergency  
20 purposes as defined by *47 U.S.C. § 227(b)(1)(A)*.

21 11. Defendant’s calls were placed to telephone number assigned to a  
22 cellular telephone service for which Plaintiff incurs a charge for incoming calls  
23 pursuant to *47 U.S.C. § 227(b)(1)*.

24 12. Plaintiff is not a customer of Defendant’s services and has never  
25 provided any personal information, including his cellular telephone number, to  
26 Defendant for any purpose whatsoever. Accordingly, Defendant never received  
27 Plaintiff’s “prior express consent” to receive calls using an automatic telephone  
28 dialing system or an artificial or prerecorded voice on his cellular telephone

pursuant to 47 U.S.C. § 227(b)(1)(A).

### **CLASS ALLEGATIONS**

13. Plaintiff brings this action on behalf of himself and all others similarly situated, as a member of the proposed class (hereafter “The Class”) defined as follows:

All persons within the United States who received any telephone calls from Defendant to said person’s cellular telephone made through the use of any automatic telephone dialing system or an artificial or prerecorded voice and such person had not previously consented to receiving such calls within the four years prior to the filing of this Complaint

14. Plaintiff represents, and is a member of, The Class, consisting of All persons within the United States who received any telephone calls from Defendant to said person’s cellular telephone made through the use of any automatic telephone dialing system or an artificial or prerecorded voice and such person had not previously not provided their cellular telephone number to Defendant within the four years prior to the filing of this Complaint.

15. Defendant, its employees and agents are excluded from The Class. Plaintiff does not know the number of members in The Class, but believes the Class members number in the thousands, if not more. Thus, this matter should be certified as a Class Action to assist in the expeditious litigation of the matter.

16. The Class is so numerous that the individual joinder of all of its members is impractical. While the exact number and identities of The Class members are unknown to Plaintiff at this time and can only be ascertained through appropriate discovery, Plaintiff is informed and believes and thereon alleges that The Class includes thousands of members. Plaintiff alleges that The

1 Class members may be ascertained by the records maintained by Defendant.

2 17. Plaintiff and members of The Class were harmed by the acts of  
3 Defendant in at least the following ways: Defendant illegally contacted Plaintiff  
4 and Class members via their cellular telephones thereby causing Plaintiff and  
5 Class members to incur certain charges or reduced telephone time for which  
6 Plaintiff and Class members had previously paid by having to retrieve or  
7 administer messages left by Defendant during those illegal calls, and invading the  
8 privacy of said Plaintiff and Class members.

9 18. Common questions of fact and law exist as to all members of The  
10 Class which predominate over any questions affecting only individual members  
11 of The Class. These common legal and factual questions, which do not vary  
12 between Class members, and which may be determined without reference to the  
13 individual circumstances of any Class members, include, but are not limited to,  
14 the following:

- 15 a. Whether, within the four years prior to the filing of this Complaint,  
16 Defendant made any call (other than a call made for emergency  
17 purposes or made with the prior express consent of the called party)  
18 to a Class member using any automatic telephone dialing system or  
19 any artificial or prerecorded voice to any telephone number assigned  
20 to a cellular telephone service;  
21 b. Whether Plaintiff and the Class members were damages thereby, and  
22 the extent of damages for such violation; and  
23 c. Whether Defendant should be enjoined from engaging in such  
24 conduct in the future.

25 19. As a person that received numerous calls from Defendant using an  
26 automatic telephone dialing system or an artificial or prerecorded voice, without  
27 Plaintiff's prior express consent, Plaintiff is asserting claims that are typical of  
28 The Class.

20. Plaintiff will fairly and adequately protect the interests of the

1 members of The Class. Plaintiff has retained attorneys experienced in the  
2 prosecution of class actions.

3 21. A class action is superior to other available methods of fair and  
4 efficient adjudication of this controversy, since individual litigation of the claims  
5 of all Class members is impracticable. Even if every Class member could afford  
6 individual litigation, the court system could not. It would be unduly burdensome  
7 to the courts in which individual litigation of numerous issues would proceed.  
8 Individualized litigation would also present the potential for varying, inconsistent,  
9 or contradictory judgments and would magnify the delay and expense to all  
10 parties and to the court system resulting from multiple trials of the same complex  
11 factual issues. By contrast, the conduct of this action as a class action presents  
12 fewer management difficulties, conserves the resources of the parties and of the  
13 court system, and protects the rights of each Class member.

14 22. The prosecution of separate actions by individual Class members  
15 would create a risk of adjudications with respect to them that would, as a practical  
16 matter, be dispositive of the interests of the other Class members not parties to  
17 such adjudications or that would substantially impair or impede the ability of such  
18 non-party Class members to protect their interests.

19 23. Defendant has acted or refused to act in respects generally applicable  
20 to The Class, thereby making appropriate final and injunctive relief with regard to  
21 the members of the California Class as a whole.

### 22 **FIRST CAUSE OF ACTION**

#### 23 **Negligent Violations of the Telephone Consumer Protection Act**

#### 24 **47 U.S.C. §227 et seq.**

25 24. Plaintiff repeats and incorporates by reference into this cause of  
26 action the allegations set forth above at Paragraphs 1-23.

27 25. The foregoing acts and omissions of Defendant constitute numerous  
28 and multiple negligent violations of the TCPA, including but not limited to each

1 and every one of the above cited provisions of 47 U.S.C. § 227 *et seq.*

2 26. As a result of Defendant's negligent violations of 47 U.S.C. § 227 *et*  
3 *seq.*, Plaintiff and the Class Members are entitled an award of \$500.00 in  
4 statutory damages, for each and every violation, pursuant to 47 U.S.C. §  
5 227(b)(3)(B).

6 27. Plaintiff and the Class members are also entitled to and seek  
7 injunctive relief prohibiting such conduct in the future.

8  
9 **SECOND CAUSE OF ACTION**

10 **Knowing and/or Willful Violations of the Telephone Consumer Protection Act**  
11 **47 U.S.C. §227 *et seq.***

12 28. Plaintiff repeats and incorporates by reference into this cause of  
13 action the allegations set forth above at Paragraphs 1-23.

14 29. The foregoing acts and omissions of Defendant constitute numerous  
15 and multiple knowing and/or willful violations of the TCPA, including but not  
16 limited to each and every one of the above cited provisions of 47 U.S.C. § 227 *et*  
17 *seq.*

18 30. As a result of Defendant's knowing and/or willful violations of 47  
19 U.S.C. § 227 *et seq.*, Plaintiff and the Class members are entitled an award of  
20 \$1,500.00 in statutory damages, for each and every violation, pursuant to 47  
21 U.S.C. § 227(b)(3)(B) and 47 U.S.C. § 227(b)(3)(C).

22 31. Plaintiff and the Class members are also entitled to and seek  
23 injunctive relief prohibiting such conduct in the future.

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26 ///

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**PRAYER FOR RELIEF**

WHEREFORE, Plaintiff requests judgment against Defendant for the following:

**FIRST CAUSE OF ACTION**

**Negligent Violations of the Telephone Consumer Protection Act**

**47 U.S.C. §227 et seq.**

- As a result of Defendant's negligent violations of 47 U.S.C. §227(b)(1), Plaintiff and the Class members are entitled to and request \$500 in statutory damages, for each and every violation, pursuant to 47 U.S.C. 227(b)(3)(B); and
- Any and all other relief that the Court deems just and proper.

**SECOND CAUSE OF ACTION**

**Knowing and/or Willful Violations of the Telephone Consumer Protection Act**

**47 U.S.C. §227 et seq.**

- As a result of Defendant's willful and/or knowing violations of 47 U.S.C. §227(b)(1), Plaintiff and the Class members are entitled to and request treble damages, as provided by statute, up to \$1,500, for each and every violation, pursuant to 47 U.S.C. §227(b)(3)(B) and 47 U.S.C. §227(b)(3)(C); and
- Any and all other relief that the Court deems just and proper.

Respectfully Submitted this 30<sup>th</sup> day of September, 2016.

LAW OFFICES OF TODD M. FRIEDMAN, P.C.

By: /s/ Todd M. Friedman

Todd M. Friedman

Law Offices of Todd M. Friedman

Attorney for Plaintiff